

UNIVERSITY  
OF  
CALIFORNIA

# UC Medicare Supplement PPO Plans

## Plan Year 2025



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CALIFORNIA Self-Funded  
Health Plans

**2025 Open Enrollment**  
Oct. 31–Nov. 22, 2024

UC Medicare PPO | UC Medicare PPO without prescription drugs | High Option Supplement to Medicare

[ucal.us/oe](https://ucal.us/oe)

# Agenda

- What's Changing in 2025 Medical Plans
- UC Medicare Supplement PPO Plans Medical Benefits
- Member Tools and Resources for Medical Benefits
- 2025 Pharmacy Benefits and Changes
- Member Tools and Resources for Pharmacy Benefits
- Contacts

# What's Changing in 2025 Medical Plans

- There are no medical benefit changes to the UC Medicare Supplement PPO Plans for 2025.
- New Medical ID cards for 2025 will only be sent to new enrollees on the UC Medicare Supplement PPO plans; or members who are making a switch from one UC Medicare Supplement plan to another.
- If you change plans during Open Enrollment, you will receive a new Anthem medical ID card and a new Navitus MedicareRx ID card.

# UC Medicare Supplement PPO Plans

UC offers 3 Medicare Supplement plans to Medicare Retirees. These plans are:

- UC Medicare PPO Plan
- UC Medicare PPO Plan without Prescription Drugs
- UC High Option Supplement to Medicare

# UC Medicare Supplement PPO Plans

## Medical Benefit Plan Comparison

	UC Medicare PPO	Medicare PPO Without Prescription Drugs	UC High Option Supplement to Medicare
<b>What You Pay for Care</b>			
<b>Preventive Care</b>	Medicare covers 100% of the cost for the Welcome to Medicare preventive visit and Annual Wellness visits, as well as specific services Medicare considers preventive based on gender and age. Note that Medicare does not cover what is generally known as a physical exam. Learn more at <a href="https://www.medicare.gov">medicare.gov</a> .		
<b>Doctor and Specialist Visits</b>	<b>Medicare providers:</b> 20% after Medicare	<b>Medicare providers:</b> \$0 after Medicare	
<b>Hospitalization</b>	<p><b>Facility:</b> \$0 for up to 60 days, then 20% after Medicare pays its share (up to Medicare lifetime reserve), then 20% after deductible</p> <p><b>Doctor:</b> 20% after Medicare pays its share</p>	<p><b>Facility:</b> \$0 (up to Medicare lifetime reserve), then 20% after deductible</p> <p><b>Doctor:</b> \$0 after Medicare</p>	

# UC Medicare Supplement PPO Plans

## Network Coverage

	Medicare Participating Providers	Medicare Non-Participating Providers	Opt-Out Providers
Medicare Contracted	Yes	Yes	No
Accepts Medicare-Allowed Amount	Yes	May or may not	N/A
Can Charge More Than the Medicare-Allowed Amount	No	Yes, up to 15% more	Yes, can charge any amount
Services Covered by Medicare & UC plans	Yes	Yes	No
Percentage of Providers in U.S.	About 95%	About 1%–2%	About 3%

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# UC Medicare Supplement PPO Plans

## UC High Option Supplement to Medicare

Deductible \$50  
Plan Pays: 80%  
Member Pays: 20%  
OOP Max \$1050

## UC Medicare PPO & Medicare PPO no Rx

Deductible \$100  
Plan Pays: 80%  
Member Pays: 20%  
OOP Max \$1500

- Behavioral Health Office Visits for Opt-Out Providers
- Inpatient Hospital Days Past Medicare Reserve Days
- LiveHealth Online Virtual Care
- Acupuncture: 24 Visit Maximum
- Hearing Aids: Two Per Every 36 Months
- Transgender Surgical Benefits
- Travel Immunizations
- Benefits for Services Outside of the United States
- Skilled Nursing Facilities Care Beyond Medicare limits
- Benefits for Services When Medicare Limits are Exhausted

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# UC Medicare Supplement PPO Plans

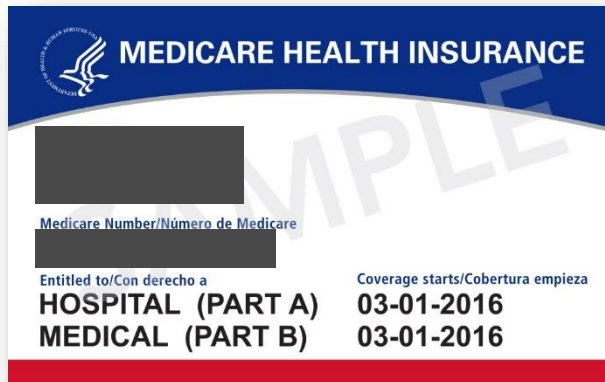
- LiveHealth Online
- See a medical doctor, psychiatrist, psychologist, or therapist at home or any location with an internet connection.
  - Visit [livehealthonline.com](https://livehealthonline.com) or download mobile app from Google Play or the Apple App store.
  - Have a private video visit on your smartphone, tablet or computer with a webcam for a \$20 copayment
  - 24/7 appointments available for medical care; many appointments available same-day for behavioral health
  - Choose from board-certified doctors and licensed therapists



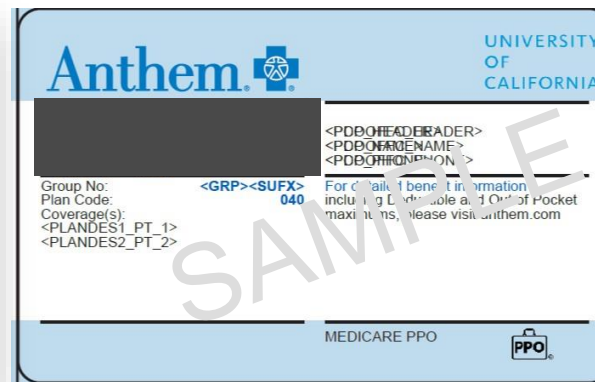
# UC Medicare Supplement PPO Plans

## ID Cards

You will have 3 ID cards with your enrollment into the Medicare PPO or High Option Supplement plans (2 if you enroll in the Medicare PPO without Rx plan)



Medicare



Medical



Prescription

# UCHealthplans.com

Access your plan documents, learn how the plans work, get helpful articles, and more!



## Coverage no matter where you go

When you're traveling, your UC Medicare Supplement PPO travels with you.

▶ [Learn more about travel coverage](#)



This website describes the UC Medicare Supplement PPO plan benefits. For information about all UC retiree benefits, go to [UCnet](#).



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# Anthem Health Guide

- Dedicated team for University of CA
- Concierge-Level Service for UC Medicare Supplement PPO Plan members
- Tel# (844) 437-0486
- Available Monday-Friday, 8AM-6PM Pacific Time, except holidays
- Success Measured by “First Call Resolution”



# Member Resources

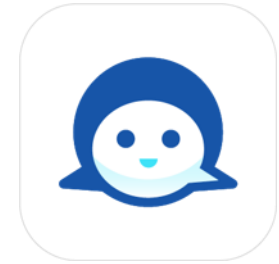
## Anthem.com Member Portal

- Medical Plan Benefits
- Important Communications
- Up-to-Date Claims Information
- Find Care
- Special Offers



## Sydney Mobile App

- ID Cards
- Medical benefits
- Medical claims information
- Chat with UC-dedicated Anthem Health Guide



# Pharmacy Benefits



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# 2025 Pharmacy Benefit Changes

## Inflation Reduction Act (IRA) Changes

- True Out-of-Pocket Maximum (TrOOP) reduced to \$2,000
- Medicare Prescription Payment Plan
  - New optional program that allows Medicare members to pay for prescriptions in monthly installments
  - Members will receive a fact sheet and election form within the 2025 member materials
  - Members can call Navitus with questions beginning October 1, 2024
- No changes to prescription ID cards if staying in the same plan

# 2025 Pharmacy Benefit

## Prescription Drug Copays – UC Medicare PPO & UC High Option Supplement to Medicare

Select Retail and Mail Order Pharmacies			
	1-30 DS	31-61 DS	61-90 DS
Tier 1	\$15	\$30	<b>\$30</b>
Tier 2	\$35	\$70	<b>\$70</b>
Tier 3	\$50	\$100	<b>\$100</b>
Tier 4 Specialty	\$35	N/A	N/A

\*Select Retail Pharmacies: UC Medical Center Pharmacies, Costco, CVS, Vons/Safeway, Walmart, Walgreens

Non-Preferred Retail Pharmacies			
	1-30 DS	31-60 DS	61-90 DS
Tier 1	\$15	\$30	\$45
Tier 2	\$35	\$70	\$105
Tier 3	\$50	\$100	\$150
Tier 4 Specialty	\$35	N/A	N/A

# 2025 Pharmacy Benefit

## Prescription Drug Benefit – UC Medicare PPO & UC High Option Supplement to Medicare

	UC Medicare PPO	UC High Option Supplement to Medicare
Prescription Drug Deductible	None	None
Prescription Drug Out-of-Pocket-Maximum	None	\$1,000
Medicare True Out-of-Pocket Maximum (TrOOP)	\$2,000	\$2,000
<i>The most you'll pay for covered Medicare Part D prescriptions in a calendar year.</i>		



# Navitus Member Resources

## Navitus Medicare Rx Customer Care

- Dedicated Navitus MedicareRx Customer Care phone number for University of California
  - Toll-free: (833) 837-4309
  - Available 24/7, 365 days, except Thanksgiving and Christmas Day
  - Can help with medication coverage questions, rejected claims at the pharmacy, Prior Authorization questions and more
  - Primary contact for members, pharmacies, prescribers
- Goal is First Call Resolution

# Navitus Member Resources

## Member Portal

- Current members only - account required
  - Drug coverage lookup
  - Medication history
- Network pharmacy locator & cost compare
- Member forms, plan documents, and formulary

[memberportal.navitus.com](https://memberportal.navitus.com)

## Pre-Enrollment Site

- Prospective & current members - no account required
  - Drug coverage lookup
  - Prescription benefit information
- Network pharmacy locator & cost compare
  - Plan documents and formulary

[benefitplans.navitus.com/university-of-california](https://benefitplans.navitus.com/university-of-california)

# Contacts

- Anthem Health Guide (Anthem Member Services):
  - Call toll-free (844) 437-0486
    - Available Monday-Friday, 8:00 a.m. – 6:00 p.m. (Pacific), except holidays
- Navitus MedicareRx Customer Care (Prescription Drug):
  - Call toll-free (833) 837-4309
    - Available 24/7, 365 days, except Thanksgiving and Christmas Day
- UC Retirement Administration Service Center
  - Call toll-free (800) 888-8267
    - Available Monday – Friday, 8:30 a.m. – 4:30 p.m. (Pacific), except holidays

# Thank You!

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